

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Roselito A. Loysen
Debtor

Case No. 16-03582-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: 3180W

Page 1 of 2
Total Noticed: 25

Date Rcvd: Oct 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2019.

db +Roselito A. Loysen, 1711 Logan Street, Harrisburg, PA 17102-1851
4827870 Chase Auto, P.O. Box 901003, Ft. Worth, TX 76101-2003
4827872 +Commonwealth of Pennsylvania, Bureau of Labor and Industry,
Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
4827875 +Keystone Collection Group, 546 Wendel Road #100, Irwin, PA 15642-7539
4830687 Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc.,
Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
4864777 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
4827880 PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180
4827879 Philippines National Bank, Financial Center Pres. Diosdado, Macapagal Boulevard, Pasay City,
Philippines 1300
5065025 United Student Aid Funds, Inc (USA), PO Box 8961, Madison WI 53708-8961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4827868 EDI: CAPITALONE.COM Oct 02 2019 23:28:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
4827869 +EDI: CAPITALONE.COM Oct 02 2019 23:28:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285
4847541 EDI: CAPITALONE.COM Oct 02 2019 23:28:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4827871 EDI: CHASE.COM Oct 02 2019 23:28:00 Chase Card, P.O. Box 15298,
Wilmington, DE 19850-5298
4827873 EDI: IRS.COM Oct 02 2019 23:28:00 Internal Revenue Service,
Insolvency Section - BK notice, PO Box 7346, Philadelphia, PA 19101-7346
4864874 EDI: CAUT.COM Oct 02 2019 23:28:00 JPMorgan Chase Bank N.A.,
National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
4861601 +EDI: MID8.COM Oct 02 2019 23:28:00 MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC.,
as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4827876 EDI: TSYS2.COM Oct 02 2019 23:28:00 Macys/DSNB, P.O. Box 8218, Mason, OH 45040-8218
4827877 EDI: NAVIENTFKASMSERV.COM Oct 02 2019 23:28:00 Navient, P.O. Box 9500,
Wilkes-Barre, PA 18773-9500
4827881 E-mail/Text: bankruptcynotices@psecu.com Oct 02 2019 19:24:38 PSECU, P.O. Box 67013,
Harrisburg, PA 17106-7013
4827882 +E-mail/Text: bankruptcynotices@psecu.com Oct 02 2019 19:24:37 PSECU, 1500 Elmerton Avenue,
Harrisburg, PA 17110-9214
4827878 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 02 2019 19:24:31
Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division,
Harrisburg, PA 17128-0946
4827883 +EDI: RMSC.COM Oct 02 2019 23:28:00 SYNCB/JC Penney DC, P.O. Box 965007,
Orlando, FL 32896-5007
4827884 EDI: RMSC.COM Oct 02 2019 23:28:00 SYNCB/JC Penney DC, P.O. Box 965036,
Orlando, FL 32896-5036
4827885 EDI: TDBANKNORTH.COM Oct 02 2019 23:28:00 TD Bank N.A., P.O. Box 84037,
Columbus, GA 31908
4827886 EDI: TDBANKNORTH.COM Oct 02 2019 23:28:00 TD Bank North, 32 Chestnut Street,
Lewiston, ME 04240-7765
5065025 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Oct 02 2019 19:24:26
United Student Aid Funds, Inc (USA), PO Box 8961, Madison WI 53708-8961

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4827874* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114)
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdi3trustee.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmllawgroup.com
Tracy Lynn Updike on behalf of Debtor 1 Roselito A. Loyson tlupdike@mette.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Roselito A. Loyson**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:16-bk-03582-HWV**

Social Security number or ITIN **xxx-xx-6499**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Roselito A. Loyson

**By the
court:**

10/2/19



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.